



THE CONNECTICUT PSYCHOLOGICAL ASSOCIATION, INC.

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To the honorable members of the Joint Committee on Insurance and Real Estate,

On behalf of the Connecticut Psychological Association (CPA) and its approximately 500 members, I would like to express our support of *SB 877, An Act Concerning Mental Health Parity*. CPA has been a strong proponent of mental health parity since before state parity legislation existed. The passage of state law mandating mental health parity in the practice of insurance provisions was a victory for Connecticut and its citizens. The passage of federal parity law with the Wellstone-Domenici Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) was a further victory for our state and its citizens; and we support legislation that will allow the Department of Insurance to enforce such.

MHPAEA eliminates exceptions to parity that continue to exist within our state. For example, whereas state law enforces parity regarding financial obligations and limits, MHPAEA extends parity requirements to treatment limits such as authorization requirements and number of sessions. It is our opinion that the enforcement of MHPAEA will strengthen our state law in significant ways, thereby making behavioral health care more accessible to our state's citizens and improving the cost of healthcare more generally. Behavioral care is preventative care: when access to behavioral health services are limited, physical health can suffer and mental health can deteriorate. The Congressional Budget Office has estimated the costs of parity at .9%, a minimal increase which is offset by the savings in medical care that result from early intervention and treatment. Including behavioral benefits also improves the financial bottom line of employers. We know that absenteeism, sick leave, and lost productivity result from lack of parity coverage and effect business costs (1999 Surgeon General's Report).

CPA understands that the intersection of state law with MHPAEA creates challenges, challenges that are being thoughtfully discussed within a coalition of various healthcare providers and advocacy groups and addressed by the Office of the Health Care Advocate. We support these efforts, and we support efforts of the Office of the Health Care Advocate to improve the proposed legislation in any way that retains the strength and integrity of state parity law, while enforcing MHPAEA. We would not object to exempting businesses with fewer than 50 employees from the new federal requirements, as allowed by MHPAEA.

For the reasons outlined above, CPA urges the committee to pass *SB 877*.

Thank you for your time today, and for taking our feedback into consideration as you consider this bill.

Respectfully,

Christine H. Farber, PhD

Psychologist

Director, Connecticut Psychological Association Board